

Rings: How much do you spend?

Today's bride is observing all the old wedding traditions but when it comes to her diamond engagement ring, she wants the new designs of the '80s.

Jewelry designers have updated the classic styles for contemporary taste with geometric and delicate free-form mountings that feature two-tone white and yellow gold combinations, accenting smaller diamonds and channel setting—a stone-on-stone design.

Also popular are coordinated bridal sets that emphasize a total fashion look. And, for the sophisticate who wants high style in her diamond engagement ring, the fancy cuts—marquise, oval, pear and emerald—are the favorites.

This year, because there is more variety in styling than ever before with each ring appearing prettier than the next, a final choice won't be easy.

However, for most young couples, the most difficult decision in selecting a diamond engagement ring is not choosing a style but deciding how much to spend.

The latest research from National Family Opinion, an independent consumer survey organization, indicated that 67 percent of first time brides received a new diamond engagement ring in 1980 and the average retail price was \$700 with an average carat weight of 30 points.

Taking into consideration today's economic climate,

\$700 seems insignificant for a purchase that will last a lifetime and appreciate over the years. More money is spent on stereos, furniture and automobiles that immediately decrease by half in value as soon as they are taken out of the showroom; and at most, they have a limited life span of 10 years.

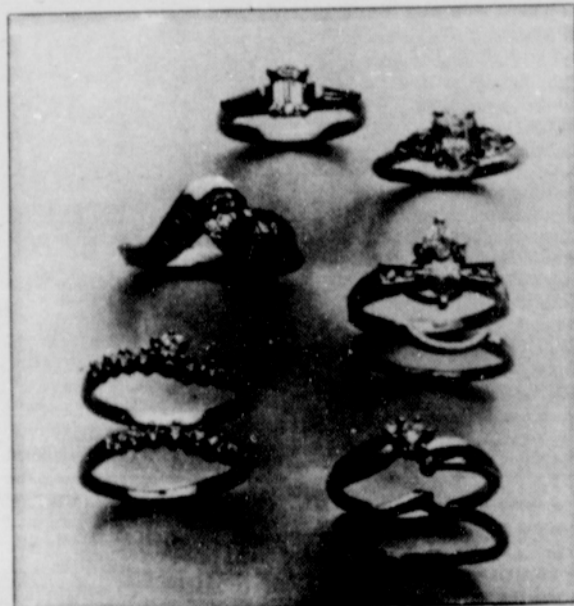
Consider price

The first mistake people make when shopping for a diamond ring is to use as a criterion what their parents spent on an engagement ring 20 or 25 years ago. They believe if they spend between \$600 and \$700 that they'll be able to get a ring similar in quality to their parent's engagement ring. This just isn't the case.

In 1960, a medium-to-good quality one-carat diamond ring cost between \$500-\$600. Today, that same ring could be worth between \$5,000-\$10,000—that's more than 10 times the original purchase price.

If a couple sets a price guideline of two months' salary, they will be able to buy a good quality diamond that will continue to appreciate in value just as their parents' rings did.

Currently, a good quality 1/4 carat ring ranges in price from \$600-\$1,200; 1/2 carat, \$800-\$1,700; 3/4 carat, \$1,500-\$3,500 and 1 carat, \$3,000-\$6,000. When people stop to think about how much money they spend on things that don't last, they realize they can't af-



CLOCKWISE FROM UPPER LEFT: (1) An emerald-cut diamond set with tapered baguettes in a 14 karat white-gold setting is from Keepsake's new "Premiere Collection." (2) An oval diamond center stone set with one full-cut, pear-shaped diamond on each side in a platinum setting is from Suna Bros. (3) The Art Deco inspired 14 karat yellow-gold mounting from Orange Blossom features a marquise center diamond with a pave section on either side. (4) This delicately scaled design in 14 karat yellow-gold is a new romantic design from Art Carved. Small diamonds accent the center stone and the matching wedding band is an integral part of the design. (5) Another design reminiscent of 1940s styling is from Futura Rings. This engagement ring also, features a center diamond accented by smaller diamonds. (6) Dennis Lampert's new 18 karat yellow-gold mounting creates a flotation effect. The pear-shaped diamond is accented with channel-set baguettes on each side.

ford not to buy the best they can.

To judge the value and make

comparison studies between various diamonds, a knowledge of the 4 C's—cut, color,

clarity and carat weight—is necessary.

These are the standards that should be used before purchasing a diamond to ensure the best value:

• **Color** — The degree of whiteness in a diamond affects its price. Variation in color is often so slight that it can be detected only by an expert under a direct north light or specially-balanced fluorescent.

Clear white diamonds without color are very rare and are valued accordingly. Most diamonds that are described as white have a slight tinge of color or warmth.

• **Clarity** — A diamond is considered flawless when inclusions cannot be detected by the trained eye under 10-power magnification. Flawless diamonds, like colorless diamonds, are rare and therefore very expensive.

Know your C's

Most diamonds contain flaws—spots, bubbles, lines. These inclusions were present in the stone when it was formed by nature millions of years ago. If a flaw can be seen by the naked eye, it may mar the beauty of the diamond and will certainly reduce its value.

However, flaws that do not interfere with a diamond's brilliance or fire, nor endanger its durability, are of minor importance. They should not affect the enjoyment of the stone but will affect the price.

• **Carat Weight** — Carat, the unit used to measure the

weight of a diamond, is divided into 100 points. A diamond weighing 48 points is a little less than one-half carat.

Generally speaking, larger diamonds have a greater value per carat because they are rare. For example, a one-carat stone is far more valuable than two one-half carat diamonds of equivalent quality.

Choose carefully

On the other hand, cut, color and clarity must also be taken into account when ascertaining the per-carat price. A top-color, flawless half-carat diamond will be worth more than a warmer color, flawed one-carat stone.

• **Cut** — The shape of a diamond and the arrangement of its facets is also a determinant in value. A full-cut diamond contains 58 facets. The placement and proportion of these facets affects the brilliancy of the stone. A properly cut diamond obtains a maximum play of light, which creates more brilliance and fire.

Cut can also mean the popular shapes of diamonds—round, oval, marquise, pear, heart and emerald. Choice of shape is a matter of personal taste.

The fancy cuts—oval, marquise, pear, heart, emerald—tend to look larger than a round cut of the same weight; yet, the traditional round cut, which has more brilliancy than the other shapes, is still the overwhelming favorite.

Ushers have specific duties

It's your buddy's wedding and you've been chosen as an usher. Piece of cake, no? No, not really.

An usher at a formal wedding must maintain a certain decorum and tend to several important details if he wants to help guarantee a smooth wedding ceremony.

First, an usher should remember to get his clothes ready about a month in advance. Ask the groom where he's registered for the formalwear, and go to the store for a fitting.

Be aware that as an usher you will probably pick up the rental bill, and as a precaution try the outfit on the day you pick it up.

One bit of advice: if you're arriving from another city, get yourself measured at your local formalwear store and have them send your outfit to the city where the wedding is being held so it will be ready for your arrival day.

Arrive early

On the wedding day, arrive at the church an hour early in

order to give yourself some time to relax and to think. Go over anything you may have had difficulty with at the rehearsal.

Attend to any last minute details, and start to usher in the guests as soon as a crowd starts to congregate in front of the church.

When ushering in the guests, always offer your right arm to a woman. Her escort should trail behind you. A male guest arriving alone should walk on your right, and unless the gentleman has some sort of physical ailment do not proffer your arm.

A few minutes before the processional, escort the groom's parents to the first right pew facing the altar.

Then, usher the bride's mother to the first left pew, second seat in. The aisle seat should be saved for the bride's father after he gives away his daughter.

If parents are divorced, the father should be seated in the third row, with the groom's father on the right aisle and the bride's on the left.

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